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PTO/SB/21 (6/98)

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# TRANSMITTAL FORM

(To be used for all correspondence after initial filing)

Application No. 09/901,954

Filing Date July 10, 2001

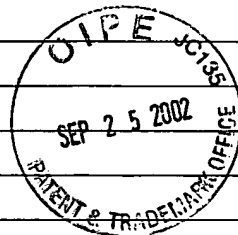
First Named Inventor James Templeton

Group Art Unit 2164

Examiner Name

Total Number of Pages in this Submission:

Attorney Docket No. PAY00-003



## ENCLOSURES (check all that apply)

- ☐ Fee Transmittal Form
  - ☐ Fee attached
- ☐ Amendment/Response
  - ☐ After Final
  - ☐ Affidavit/Declaration(s)
- ☐ Extension of Time Request
- ☐ Express Abandonment Request
- ☒ Information Disclosure Statement
- ☐ Certified Copy of Priority Document(s)
- ☐ Response to Missing Parts Notice/Incomplete Application
  - ☐ Response to Missing Parts under 37 CFR 1.52 or 1.53

- ☐ Assignment Papers for an application
- ☐ Drawing(s)
- ☐ Licensing-related Papers
- ☐ Petition
- ☐ Petition to Convert to a Provisional Application
- ☐ Power of Attorney by Assignee, with Revocation of Former Powers
- ☐ Change of Correspondence Address
- ☐ Terminal Disclaimer
- ☐ Small Entity Statement
- ☐ Request for Refund

- ☐ After-Allowance Communication to Group
- ☐ Appeal Communication to Board of Appeals and Interferences
- ☐ Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
- ☐ Proprietary Information
- ☐ Status Letter
- ☒ Additional Enclosure(s):
  - ☒ Return Receipt Postcard
  - ☐ Check for \$ \_\_\_\_\_
  - ☒ Copies of 4 patent documents cited in IDS

Remarks:



22200

PATENT TRADEMARK OFFICE

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GROUP 3500

## SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

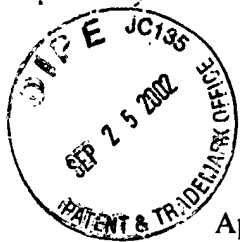
Name	Daniel E. Vaughan (Registration No. 42,199)	Date	September 13, 2002
Signature		Telephone	650/474-1973
Address	702 Marshall Street, Suite 310, Redwood City, CA 94063	Facsimile	650/474-1976

## CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U. S. Postal Service as ☐ Express Mail (No. EL xxx yyy zzz US) or ☒ First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on: September 13, 2002

Type or Printed Name	Daniel E. Vaughan	Signature	
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Attorney Docket No.: PAY00-003

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Templeton, *et al.*  
Application No. : 09/901,954  
Filed : July 10, 2001  
Docket : PAY00-003  
Title : System and Method for Verifying a Financial Instrument  
  
Group/Art Unit : 2164  
Examiner :

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §§ 1.56 and 1.97

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Listed below and/or on an attached form PTO/SB/08A is information known to applicant(s), which is hereby submitted pursuant to 37 C.F.R. § 1.56. The right is reserved to antedate any included publication or patent in accordance with standard procedure.

This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56.

  X   (New Application) Copies of each listed publication and U.S. and foreign patent, except for pending U.S. applications, are submitted herewith, along with a concise explanation of information in a foreign language (if any).

       (Continuation Application) The listed references were cited by the Applicant(s) or Examiner in the parent application, U.S. Serial No.                     , filed on                     . Pursuant to 37 C.F.R. § 1.98(d), copies of these items are not enclosed but may be found in the file history of the parent application.

Applicants respectfully request that the listed information be considered by the Examiner and be made of record in the application identified above. If form PTO/SB/08A is attached, the Examiner is requested to initial and return it in accordance with MPEP § 609.

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GROUP 3600

- ☒ 37 C.F.R. § 1.97(b). No fee is believed due, because (check all that apply):
- ☐ (1) It is being filed within 3 months of the application filing date; OR
  - ☐ (2) It is being filed within 3 months of entry of a national stage; OR
  - ☒ (3) It is being filed before the mailing date of the first Office Action on the merits.

- ☐ 37 C.F.R. § 1.97(c). If this statement is being filed after the latest of: (1) three months beyond the filing date of a national application; (2) three months beyond the date of entry of the national stage as set forth in § 1.491 in an international application; or (3) the mailing date of a first office action on the merits, but before the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, then:

- ☐ a certification as specified in 37 C.F.R. § 1.97(e) is provided below; **or**
- ☐ a fee of \$180.00 as set forth in 37 C.F.R. § 1.17(p) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.

- ☐ 37 C.F.R. § 1.97(d). If this statement is being filed after the mailing date of the earlier of a final office action under § 1.113 or a notice of allowance under § 1.311, but before payment of the issue fee, then:

- ☐ a certification as specified in § 1.97(e) is completed below; **and**
- ☐ a petition under 37 C.F.R. § 1.97(d) requesting consideration of this statement is submitted herewith; **and**
- ☐ a fee of \$130.00 as set forth in § 1.17(i) is authorized below, enclosed, or included with the payment of other papers filed together with this statement.

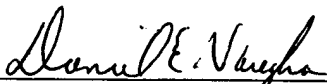
- ☐ *Statement under 37 C.F.R. § 1.97(e).* I hereby certify that either: each item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application not more than three months prior to the filing of the information disclosure statement; or no item of information contained in the information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign patent application, and, to the knowledge of the person signing the statement after making reasonable inquiry, no item of information contained in the information disclosure statement was known to any individual designated in section 1.56(c) more than three months prior to the filing of the information disclosure statement:

Signature: \_\_\_\_\_  
Daniel E. Vaughan (Reg. No. 42,199)

Date: September 13, 2002

Respectfully submitted,

Date: September 13, 2002

By:   
Daniel E. Vaughan (Reg. No. 42,199)

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